

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant:	Praisner et al.	)	
Serial No.:	10/083,445	)	
Filing Date:	October 19, 2001	)	Confirmation No. 8322
		)	
Group Art Unit:	3628	)	
Examiner:	Jennifer Liversedge	)	
		)	
Attorney Docket:	WRKS:005	)	
		)	
Title:	DYNAMIC PAYMENT CARDS AND	)	
	RELATED MANAGEMENT SYSTEM AND	)	
	ASSOCIATED METHODS	)	

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Commissioner for Patents  
Box AF  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE AFTER FINAL ACTION**

Sir:

This paper is being filed in response to the final office action mailed January 25, 2007, having a reply due date of April 25, 2007. Applicants believe no additional fee is due at this time. Should Applicants be mistaken as to the fee, you are authorized to charge deposit account 13-4365 for the shortfall, or credit said deposit account for any overpayment. Applicants submit that the amendments herein place this application in condition for allowance. Entry of this response and reconsideration of the application is respectfully requested.

**Amendments to the Specification** There are no amendments to the specification.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Argument** begin on page 17 of this paper.